



## KPU: Potential Retirees' Association Consultation

### ABSTRACT

Over 16,000 retirees of Canada's colleges and universities are members of retirees' associations sharing goals, activities and events with their colleagues. This interim report of 7 October amplifies a preliminary report of 31 August 2016 and examines the potential and implications of forming such an association at Kwantlen Polytechnic University - KPU. It begins with an overview of benefits to the host institutions and to retirees. It then examines the data collected from 50 associations on their structure and organization; their mission, goals and objectives; their activities; and their non-pension benefits. Over 80% of associations welcome all groups of university retirees as members. Regional and national associations of university retirees are briefly reviewed. Some recommendations are offered for consideration. Finally, the next steps are outlined. Not everyone wants to literally sail into retirement, but there are many other things retirees can and do share.

**Roger Elmes**  
Consultant

## Interim Report – 31 October 2016

### Executive Summary

On August 17, 2016 Dr. Alan Davis President of Kwantlen Polytechnic University (KPU) initiated a consultation process to explore the potential of forming a retirees' association at the university.

A preliminary report was completed on 31 August and circulated for discussion with KPU administrators, and representatives of the bargaining units. This report presented a number of preliminary findings about retirees associations. Over 16,000 retirees of Canada's colleges and universities are members of such associations sharing goals, activities and events with their colleagues. Retirees Associations have existed in Canada's colleges and universities since 1985 (McMaster and Memorial). Today, the 41 member associations of the College and University Retiree Associations of Canada (CURAC) encompass some 15,000 individuals and almost 80% of the associations welcome all groups of university retirees as members. The equivalent national association in the USA encompasses even more individuals and universities. Thus, there are numerous examples of structures; missions, objectives and goals; activities and events; and benefits to universities and their retirees.

During September and early October, a number of meetings were held while more detailed information was sought from respondent retirees association in Canada's degree-granting universities and colleges.

**This interim report**, submitted on 10 October, presents evidence of the potential benefits that a strong and active retirees association would bring to KPU and its retirees. It presents 4 major benefits enjoyed by host institutions like KPU: financial; helping the transition to retirement which can create financial benefits for the institution and the retirees; advocacy on behalf of the university; and enhancing the university's reputation. It also examines the 10 major benefits enjoyed by retirees including maintaining friendships and creating new ones; social activities; the exchange of information; intellectual engagement; ongoing support to the university; and representation of their interests as retirees.

The data gathered from 50 associations across Canada is summarized in 11 pages and detailed institution-level information is provided in Excel spreadsheets. Four major categories are covered: General (membership and dues, legal status, university support, office and meeting space); Mission, Objectives and Goals; Activities and Events; and Non-Pension Benefits.

Regional, national and international umbrella organizations are briefly examined.

A series of 22 recommendations are made in 17 topic areas. Eleven (11) recommendations are for the consideration of the potential retirees association; six (6) are for the consideration of the university; and five (5) are for joint consideration.

A summary of steps taken to date is provided; next steps and a timeline are proposed.

### A. Introduction

I met with Dr. Alan Davis President of Kwantlen Polytechnic University (KPU), at his request, on August 17, 2016 to discuss a consultation process that might lead to the formation of a retirees' association at the university.

A Preliminary report was completed on 31 August and circulated for discussion with those identified in Section F (p. 21). During September and early October, a number of meetings were held as outlined on p. 21 while more detailed information was sought from respondent retirees association in Canada's degree-granting universities and colleges.

This interim report, intended for broader distribution, covers:

- Section B - an overview of potential benefits to the host institution (pp. 2-4);
- Section C - an overview of potential benefits to retirees (pp. 4-6);
- Section D - a summary of the data gathered (pp. 6-17);
- Section E - recommendations (pp. 17-21)
- Section F – steps taken to date (pp.21-22)
- Section G - next steps in the process (pp. 22);
- Section H - timelines (p. 22 - 23).

Retirees Associations have existed in Canada's colleges and universities since 1985 (McMaster and Memorial). Today, the 41 member associations of the College and University Retiree Associations of Canada (CURAC) encompass some 15,000 individuals. The equivalent national association in the USA encompasses even more. Thus there are numerous examples of structures; missions, objectives and goals; activities and events; and benefits and perks. In short, it will not be necessary to create or reinvent the wheel if KPU and its retirees decide to create an association.

## **B. Benefits to Host Institutions**

Universities and colleges that have strong, active retirees associations enjoy a number of substantial benefits that help the institution to accomplish its goals and objectives.

### **a. Financial**

Many universities and colleges benefit from the donations made by retirees who feel connected to the institution through the retirees association. In most cases these donations increase the number of scholarships and bursaries.

Several institutions report endowment funds created by their retirees associations: BCIT \$53,000; SFU \$42,500 (established in 2014); U Winnipeg \$34,500; York \$114,000; McMaster \$69,000 and 3 year goal to raise it to \$85,000; and Memorial has a growing endowment of \$25,000. Concordia's endowment set up in 2002 now allows them to annually grant 4 Grad scholarships of \$5,000; 4 Undergrad scholarships of \$2280; and 4 Bursaries of \$2283. The University of Manitoba Retirees Endowment Fund was established in 2012 to provide significant opportunities.

Some retirees associations participate in United Way Campaigns. At the University of Winnipeg, members of the retirees association sit on the campaign committee and retirees donate about 20% of the university's annual United Way Campaign.

In the USA retirees have donated to other areas of the university. The North Carolina State University Association of Retired Faculty was founded in 1983 and today has a membership of

390 retirees. “Retired faculty have donated over \$1M to the university, most of it designated for library support.” (AROHE, 2005: p. 7)

**b. Transition to Retirement**

“The higher education system in the United States is in the midst of a major shift in faculty demographics.” (AROHE, 2005: 16) While the causal factors and timing may vary, the same is true in Canada. “Several forces are combining to produce increased demands on active faculty and to compound the problems of administrators seeking to maintain an age balance among institutional faculty.” (16) The rapid expansion of colleges and universities in the 1960s, 70s and in British Columbia well into the 80s has created an age imbalance in some institutions. The ongoing growth of some of the BC universities has mitigated this somewhat. But the end of mandatory retirement in Canada, while forward-thinking, has created a number of legal implications for employers in generals and for universities and colleges.

There are a number of “phased retirement” models that assist senior faculty and staff to reduce their workload to adjust to their own needs. These typically free up some proportion of the salary and benefit budget to commit to new hires. Phased retirement provides a gentler transition for some faculty and staff, particularly when combined with the services of a strong retirees association.

The existence of strong, active retiree associations that enhance the continued engagement of retirees with their host university, intellectually and in service provides strong support for faculty and staff as they consider the perceived and real “threats” of retirement. After all many staff and faculty are working in careers that they love and giving up that rewarding career, the intellectual stimulation, the strong social interactions, the sense of purpose in life, and ongoing financial stability can be a truly threatening prospect. Successful retirees associations begin their involvement in this transition by working with prospective retirees years before the “last day of employment”. After retirement, the associations assist faculty and staff to remain intellectually and socially active and assist in creating a happy and productive retirement.

**c. Advocacy**

University employees may be limited *de facto* in the initiation of “direct contacts with legislators on behalf of the university but retirees are an independent group and can prepare position papers on university problems, write letters to the editor and otherwise provide information to state [provincial] legislators that highlight critical needs at the university”. (AROHE 2005: 10) In some respects retirees will also be less limited in this advocacy role than members of the Board of Governors.

Some retirees will be long-term members of service organizations, not-for-profit societies, political parties and community organizations. These connections can be useful in advocating for the university both informally in their normal interactions within these groups and formally through presentations developed in conjunction with the university.

To further equip retirees for this type of advocacy retirees can be “recruited to analyze issues facing the university, resulting in white papers on various subjects”. (AROHE 2005:10)

Not all retirees will welcome this level of ongoing commitment. But many of those who feel particularly connected to and welcomed by and in the university will be powerful advocates.

#### **d. Reputation**

One way in which retired faculty can contribute to the university’s reputation is to continue their scholarly activities after retirement. York University Retirees Association conducted a survey of its members. 87 of the 90 respondents “listed some relevant activity since they retired from full-time employment, with almost 70% saying they had published one or more peer-reviewed book chapters or articles and just over 1/3<sup>rd</sup> saying they had published a book or monograph”. (<https://yuarfl.files.wordpress.com/2016/05/emeriti-activity-survey-results.pdf>) This activity contributes to the reputation of the university as a center for scholarly activity.

Institutions that have a strong connection to their external communities accrue benefits from the continued participation of retirees in non-research based scholarly activity. Two areas come immediately to mind – fine and performing arts. In these and other fields the continuing visibility of university retirees active in their professional fields, through their identification with the university, continue to enhance its reputation. Master teachers that lend their years of expertise to lively, informed presentations in high schools, community centers, seniors centers and other venues help maintain the visibility of the university in the communities it serves.

University retirees also avail themselves of a wide range of virtually limitless volunteer opportunities in the university’s communities. Taking part in such opportunities and identifying oneself with a business card from the university’s retirees association enhances the university’s reputation. Parenthetically, retirees also make valuable volunteers within the university. There are many examples of this – like the 20 opportunities currently available at McMaster University on its “McMaster Retirees Volunteer Network”  
[http://www.mcmaster.ca/ua/alumni/networking\\_volunteer\\_ops.html](http://www.mcmaster.ca/ua/alumni/networking_volunteer_ops.html)

### **C. Benefits to Retirees**

Strong, active and creative retirees associations contribute in many ways to the quality of retirement. The fact that over 16,000 Canadian college and university retirees choose to associate is evidence of this.

- a. Fellowship and camaraderie** A consistent objective of university retirees associations is to encourage fellowship among retirees by maintain existing and promoting new friendships – in effect helping to avoid social isolation. This is an important tactic for a healthy retirement. The research “literature is quite consistent in terms of demonstrating that both social isolation and loneliness are health risks. For example, in a meta-analysis of 148 studies focusing on the

relationship between social isolation (variably measured in terms of social networks and the extent to which social supports were available) and mortality, it was found that having more or more supportive social relationships was indeed related to a decreased mortality risk." *Arch Intern Med* 2012 Jul 23;172(14):1078-83. and <http://www.statcan.gc.ca/pub/82-003-x/2012004/article/11720-eng.htm> as cited in McMaster Optimal Aging Portal <https://www.mcmasteroptimalaging.org/blog/detail/professionals-blog/2016/04/08/loneliness-and-social-isolation-are-important-health-risks-in-the-elderly>

- b. **Intellectual engagement** Continued engagement with their host university, intellectually and in service is a goal shared by many retirees associations. For those retirees who wish to maintain their intellectual engagement, at a number of levels, an association can assist in variety of ways; from a variety of interest groups ranging from reading circles and clubs to more formal scholarly activity.
- c. **Exchange of Information on Healthy Retirement Living** Many factors affect the potential for a healthy retirement. The exchange of evidence-based information in addition to personal anecdotes can increase the chances for continuing health as we age.
- d. **Newsletter** Keeping in touch with each one another and our activities improves our sense of belonging and connectedness.
- e. **Useful University Links** Many retirees who spent decades of their career at a university can also enhance their sense of belonging and connectedness through a variety of useful links to university, faculty and department newsletters and other sources of information. The beauty of retirement is getting to choose what to read and what to set aside. Getting a sense of the "big picture" and avoiding the nitty gritty of the daily grind can be very rewarding.
- f. **Food and socializing** Somehow a plate of food and a touch of wine can lift spirits – or is it the lifting of "spirits" that's the cause of this sense of well-being. Whatever the combination, retirees associations seem to engage in their share of food events.
- g. **Organizing information, discussion and action** Most associations serve to organize information, discussion and action among retirees on topics of interest to their physical, mental and financial well-being.
- h. **Acting as a forum for discussion** Many associations embrace this function and engage generally in discussion about the University and education generally, and to promote and further higher education.
- i. **Supporting the University in the larger community** Retirees who are so inclined benefit from activities that support the university in the communities it serves and by donating their time and resources to appropriate university activities.

- j. **Encouraging the University and its various employee groups, faculties, and departments to take into account requirements of all groups of its retirees** As retirees can contribute to the well-being of the university, so too the university can contribute in many ways to the well-being of its retirees.

## D. Summary of Preliminary Data

### Methodology

Information available on the websites of 58 universities and colleges was reviewed in a preliminary fashion. Associations that were not particularly active, that had no website, or whose institution offered less than 5 degrees were eliminated, leaving a total of 44 associations for closer examination:

BC	5	
Alberta	4	
Saskatchewan	2	
Manitoba	2	
Ontario	20	2 of them have 2 retirees associations
Québec	9	1 has 2 associations
NB	1	
NS	2	
PEI	1	
Newfoundland	1	
Total	47	3
TOTAL N	50	

Follow-up surveys were sent to 42 associations. The French language associations were not included in the follow-up primarily due to time constraints. Between 3 September and 31 October the following 19 associations (43%) responded to this request and provided more detailed information:

BCIT  
 British Columbia - UBC  
 Bishops  
 Camosun  
 Centennial  
 Dalhousie  
 Guelph  
 Lakehead  
 Manitoba  
 McGill  
 McMaster  
 Memorial  
 New Brunswick  
 Niagara  
 SFU  
 Sheridan still forming

St. Mary's  
Victoria  
Winnipeg.

The websites of 4 umbrella organizations (associations of institutional retirees associations) were also reviewed:

College and University Retiree Associations of Canada (CURAC) founded in 2003,  
Ontario Colleges of Applied Arts & Technology Retirees Association (OCRA) founded in 2001,  
La Fédération des retraités de l'Université du Québec (FRUQ) founded in 1999, and  
Association of Retirement Organizations in Higher Education (AROHE) U.S.A. based and founded in 2003. It accepts international members.

Data gathering is completed, although it is possible some late responses will be received from some associations. Unless otherwise specified the N used in determining percentages was all 50 associations. Where a different N is specified it is based on the number of responding associations on the specific topic under consideration.

The attached Excel Spreadsheets provide some detail, including a number of comment boxes, on the data gathered to date. Each of the following summaries is drawn from those spreadsheets.

The more significant findings are **highlighted in red** throughout.

## Sheet 1 - General

### 1. Founding Year (N = 39)

a. Pre 1990	8	(20.5%)	
b. 1990-1999	16	(41%)	
c. 2000-2009	13	(33.3%)	
d. 2010-2016	2	(5%)	
			U of T created a new legal status
			McGill – all retiree associations merged
TOTAL	39		
Average age	19.7 years		
Median age	21 years		

**Significant Finding: Over 60% of the reporting associations were formed before 2000.**

### 2. Member Categories (N = 42)

a. Only Faculty	5	(12%)
b. Only Fac & Librarians	3	(7%)
c. Only Fac & Admin	1	(2%)
d. All Retirees	33	(79%)

TOTAL	42	(100%)
e. Spouses	15	(36%)
f. Spouses – when survivor	7	(16%)
TOTAL	22	(52%)

**Significant Findings:** Almost 80% of the respondent associations welcome all retirees as full members. It is instructive that 52% of them also welcome spouses as members.

### 3. Total Members

Thirty-three (33 or 66%) of the associations reported the number of current members. The grand total of reported members is 14,064.

a. Range	40 to 2,386
b. Average Size	426
c. Median Size	305

**Significant Finding:** There is considerable variation in the size of the associations. This might be, in part, due to some of those in the higher range including all retirees, not only paid-up members, in their membership. One provides for this in its constitution, while in another the university and unions apparently fund the membership of all retirees.

### 4. Legal Status

a. Society	12	
b. Committee Fac or Alum Ass.	2	
c. MOU with university	11	3 more are currently negotiating an MOU

**Significant Finding:** Just under 1/4 of associations are registered as societies and roughly the same proportion have, or are negotiating, a Memorandum of Understanding with their host university.

### 5. Financial or In-Kind Support from the University

a. Financial	15
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Financial support from the host institution varies from an annual dinner or reception to just under \$30,000 (60% of an administrator at UBC). SFU receives \$8.500/year; \$3500 from the President's Office and \$5000 from the V-P Finance. McMaster receives its operating budget of \$11,561 from the McMaster University Faculty Association (MUFA), McMaster's Office of the President, and Unifor Local 5555.

In the USA financial support also varies considerably from no ongoing budgeted support to substantial annual funding. Emory University provided pilot funding for 2 years at \$60,000/year and subsequently maintained that level of ongoing support. The University of Southern California Emeriti Center receives adequate funds through the

Provost's budget to support a fulltime Executive Director, a contracted Emeritus Professor as Director of the Emeriti College, three 80% staff assistants, and several work-study students. At the UC Berkeley Retirement Center the core university budget provides approximately 80% of funding needs and supports 4.25 full-time-equivalents which supports a director, a program manager, and two administrative specialists. (AROHE, 2005 p. 7)

**Significant Finding: About 30% of the Canadian associations reported financial support from the university.**

## 6. Administrative Support to Retirees

- a. Twenty-one (21) institutions provide admin support often at the department or Faculty level.

**Significant Finding: Just over 40% of universities and colleges provide administrative support to their retirees associations.**

## 7. Dues

Over 2/3<sup>d</sup> (68%) of the associations (34) reported members' dues somewhere on their website or in the follow-up survey. Five (5) associations reported an option of lifetime dues. The second lowest monthly fee of \$5 is from an association which according to its President, is no longer particularly active (Ryerson).

- |                           |                 |
|---------------------------|-----------------|
| a. Range of annual dues   | \$0 to \$45     |
| b. Average annual dues    | \$22.06         |
| c. Median annual dues     | \$24            |
| d. Range of lifetime dues | \$100-\$300     |
| e. Distribution of dues:  |                 |
| i. \$0-\$10               | 7 associations  |
| ii. \$15-\$19             | 6 associations  |
| iii. \$20-\$25            | 15 associations |
| iv. \$30                  | 4 associations  |
| v. \$36-\$45              | 2 associations  |

The most unusual dues are those at McMaster - \$0. The association's operating budget is fully funded by income from the McMaster University Faculty Association (MUFA), McMaster's Office of the President, and Unifor Local 5555.

**Significant Finding: The median annual dues of \$24 dollars seems a good point for discussion.**

## 8. Free Office Space and Meeting Rooms Provided by the University (N=35)

While not all those associations reporting free office space also noted that free meeting rooms were provided, it is likely that all associations receive free meeting space as needed.

a. Free office and meeting space	17
b. Free office space only	5
c. TOTAL free office space	22
d. Free meeting space	14
e. TOTAL free meeting space	31
f. No free office space	6
g. No free meeting space	1

**Significant Finding:** A substantial majority (88%) of those reporting on space indicated they received free meeting space as needed. Since only one association reported no free meeting space it is likely that this figure is much closer to 100%. Of those reporting on space, 63% had free dedicated office space.

## Sheet 2 – Mission, Objectives, Goals

### 1. Represent Retirees

Thirty-six (36) associations (72%) state that representation of retirees to the university is a key role. At the U of Manitoba, a formal accord provides that the retirees association is the official representative of retirees. L'École Polytechnique has a similar arrangement while at l'Université d'Ottawa the retirees association is represented through the faculty association.

**Significant Finding:** 72% of associations view representation of retirees as a key role.

### 2. Donate Time to the University

Slightly less than half (23) of the associations indicate that encouraging members to donate time to the university is a worthwhile goal.

### 3. Donate Money to the University

Encouraging members to donate money to the university is seen by nineteen (19) associations as important. Of those, five (5) have an active "Donate" link on their site. As noted in section B above, significant activity in creating and supporting scholarships, bursaries and United Way campaigns is evident in some institutions.

### 4. Formal Representation in University Governance or on Committees

a. Senate	3
b. Board Pension Committee	2
c. Pension Committee	7
d. Benefits Committee	3
e. President's Standing Cttee on Retirees	1
f. Other committees	2

## 5. University Support of Research

While the nature and amount of support varies, 20 associations indicate some level of support to retirees for research. Of those, 7 indicate that the support is dependent on departmental policy; 1 university provides travel grants to support the presentation of research, and 1 has a fixed \$20,000 annual grant for research by retirees. This data is drawn almost entirely from a survey of 33 colleges and universities by CURAC [http://www.curac.ca/?page\\_id=28](http://www.curac.ca/?page_id=28) and from information supplied by associations in our follow-up survey. Based on this, 40% of the surveyed associations indicated some level of university support for research by retirees.

**Significant Finding:** While the dollar amounts appear to be small, 40% of associations report some level of university support for retirees' research activities. In the case of some universities (e.g. York – see section B above) these relatively small financial investments produce significant outcomes.

## 6. Liaison with Other Seniors' Groups

Over 40% (21) of the associations indicated a goal of liaising with other seniors' groups.

## 7. Ambassadors

Fourteen (14) or 28% of the associations identified the role of ambassador for their retirees as a goal of their group. This term might be problematic and further inquiry might well show a higher number.

## 8. Discussion Forum

Providing a discussion forum was identified as a goal of 15 associations (30%).

## 9. Promoting Friendship

Promoting comradery and friendship was a stated objective of all associations.

**Significant Finding:** Promoting friendships and social interaction is a universal goal.

## 10. Obituaries

Obituaries or lists of those who passed are provided by 28 associations (56%). In some cases, this is provided on the main menu while in others it is within the association's newsletter. Further inquiry may show that this practice is more widespread.

## Sheet 3 – Activities and Events

### 1. Newsletter

Newsletters were reported by 34 associations (68%). They vary in size, frequency and sophistication. One of them is in bulletin format and one uses Facebook as its medium.

**Significant Finding:** A newsletter is seen as an important medium of communication by at least

68% of associations.

## 2. Information Sharing

In addition to the newsletter, 18 associations list information sharing by other means, as an important activity.

**Significant Finding:** The exchange of information through newsletters and other means is seen as an important activity.

## 3. Student Scholarships

It is interesting that 44% of the associations (22) reported providing scholarships and/or bursaries to students. Seven associations were identified as having endowment funds: BCIT \$53,000; SFU \$42,500 (established in 2014); U Winnipeg \$34,500; York \$114,000; McMaster \$69,000 and 3 year goal to raise it to \$85,000; and Memorial has a growing endowment of \$25,000. Concordia's endowment set up in 2002 now allows them to annually grant 4 Grad scholarships of \$5,000; 4 Undergrad scholarships of \$2280; and 4 Bursaries of \$2283.

**Significant Finding:** Providing scholarships and/or bursaries to students is seen as important by close to ½ of the associations.

## 4. Travel

a. Daytrips	26
b. Longer Trips	12

Longer trips for 3 associations are done in conjunction with the university's alumni association. L'Université de Montréal seems to be the most active in terms of longer trips.

**Significant Finding:** Some form of local travel is reported as important to 52% of the associations.

## 5. Meals

a. Breakfasts	1	
b. Lunches	31	many are off campus
c. Receptions	20	4 sponsored by U. President
d. Dinners	23	1 in a Pub and 1 identified as gourmet
e. Picnic/BBQ/Golf	13	Memorial has a beer tasting; Carleton skiing and cycling

**Significant Finding:** "An army marches on its stomach" – Napoléon.  
"Food fuels university dialogue" Roger Elmes.

## 6. Lectures and Workshops

Not surprisingly 33 associations (66%) indicate that they sponsor or organize lectures or workshops for their members and the communities served by the university.

**Significant Finding:** Those who earned their living through the spoken (and written) word seem

happy to maintain this activity as retirees.

### 7. Interest Groups

While there may be more, 8 associations noted that they have active interest groups in areas as diverse as book clubs, travelogues, crafts, camera, and health and aging.

### 8. History of the University

Eleven (11) associations have made use of the wealth of institutional history and culture residing in the individual and collective memories of their retirees. These are being recorded in books, DVDs, newsletters, manuscripts and through the donation of personal records and materials to the university archives.

**Significant Finding:** KPU is approaching its 40<sup>th</sup> anniversary under the Kwantlen name (2021) and its 50<sup>th</sup> anniversary as a group of many of the same individuals, as employees of Douglas and then its successor Kwantlen, providing post-secondary south of the Fraser (2020). There are significant advantages to tapping into the human repository of institutional memory held by its retirees.

### 9. Retiree Tribute Award

U Saskatchewan and Memorial are the only associations which in conjunction with the university offer a special tribute award to a retiree or retirees.

## Sheet 4 – Non-Pension Benefits

### 1. Parking (N=27)

- a. 10 universities/colleges (37%) provide **free** parking – typically to a limited number or on weekends.
- b. 6 (22%) provide **discounted** parking – from 50% to 90% discount
- c. 11 (41%) responded that **neither** is provided

**Significant finding:** Just under 60% of reporting associations indicate they have free or discounted parking on campus.

### 2. Library Privileges (N=28)

- a. 27 (96% of associations reporting on this) provide library privileges
- b. 1 does not (Lakehead)

**Significant Finding:** Of the reporting associations virtually all provide free library privileges.

### 3. Free Email and Tech Support (N=26)

- a. 19 provide Email and Tech Support (73% of reporting associations)
- b. 4 provide **only Email** (15% of reporting associations)
- c. 2 provide **neither**
- d. 1 is **under negotiation**

Significant Finding: Over 70% provide Email service and tech support (typically access to the Help Desk). In total 85% of reporting associations indicate that their retirees have free email.

**4. Fitness Facilities (N=26)**

- a. 11 provide **free** access to fitness facilities (42% of reporting associations)
- b. 14 provide **discounted** rates 50% - 75% but typically the employee or alumni rate (54% of reporting associations)
- c. 1 is **under negotiation**

Significant Finding: At least 96% of associations reporting on this benefit indicate that they have discounted rates or free access to the university's fitness facilities.

**5. Reduced Admission to University Events**

- a. 5 universities provide this

**6. Tuition – Free - or Partial Waiver (N=28)**

- a. 14 universities provide **free** tuition and 1 offers **free audit** (54% of reporting associations)
- b. 5 offer a partial waiver (18% of reporting associations)
- c. 8 offer **neither** (29% of reporting associations)

Significant Finding: Almost  $\frac{3}{4}$  of reporting associations indicate that they enjoy free tuition or partial waiver.

**7. Extended Health – Free or Shared Premium**

- a. 5 offer **free** extended health (taxable benefit) – in one case to pre 2001 retirees
- b. 10 offer a **shared premium**

Significant Finding: This information was difficult to gather since only 15 associations reported on the premium payor. Of all 50 universities at least 32% offer free or discounted premiums for Extended Health Benefits. Until 2009, in BC, these premiums were covered by College Pension Plan for plan members with at least 10 years' service.

**8. Travel Insurance (N=24)**

- a. 17 offer travel insurance
  - i. in 7 plans the premium is paid (29% of reporting associations)
  - ii. in 6 plans the member pays (25% of reporting associations)
  - iii. in 4 plans there is a shared premium – typically 50-50 (17% of reporting associations)
- b. 7 do **not offer** a program (29% of reporting associations)

Significant Finding: While less than half of all associations reported on this benefit, given the increasing rates for retirees applying as individuals or couples for travel insurance, it might merit further exploration.

## 9. Life Insurance

- a. 2 associations enjoy free life insurance coverage
- b. In 5 associations they have plans in which the member pays the premium

## 10. External Discounts Program

- a. Three associations indicated they have a program of external discounts. Because there is such a variety and many are locally based it is a challenge to provide meaningful results. On associations websites one finds a wide range of external discounts that could guide an association. One partners with the university's alumni association, others with seniors' groups such as CARP to maximize their bargaining power with retailers of all types. Ten associations indicated they do not have an external discounts program specific to their association.

## Sheet 5 – Regional, National and International Umbrella Organizations

### 1. Regional

The two regional organizations in central Canada, the Ontario Colleges of Applied Arts & Technology Retirees Association (OCRA) founded in 2001, and La Fédération des retraités de l'Université du Québec (FRUQ) founded in 1999, provide a number of services to their members. OCRA is an association of individual retirees from the CAAT system although the Executive seems to be primarily from the retiree associations in the system.

Membership is effectively limited to their own provinces.

#### **The Association of British Columbia College Pension Plan Retirees (ABC CPPR)**

<http://www.bccollegepensionplanretirees.ca/> is a BC-wide organization, of 500 individual members, formed in 2014 to represent retired members of the BC College Pension Plan, in other words retired instructors and administrators from some of BC's universities and from the Colleges and Institutes. The association grew from a 2001 affiliation with the BC Retired Teachers Association (BCRTA). Both the BCRTA and the executive of its BC College Retirees "Branch 95" viewed this as a temporary arrangement until College Plan Members had sufficient numbers to form an independent organization.

Their mandate is to advocate on behalf of their members by providing input to the BC College Pension Plan by:

- a. lobbying pension plan partners in regard to all aspects of the plan including benefits and cost of living,
- b. surveying retired members of the association, and
- c. maintaining and improving on current levels of participation with the pension partners at the local and provincial level.

They offer access to group insurance programs such as medical travel, long-term care and residential. They also offer pre-retirement workshops on “Funding Your Future”; “Retirement Lifestyle Planning”; and “There is More to It Than Money”. The association’s newsletter *Prime Time* is published twice a year.

**Significant Finding: ABC CPPR has shown significant growth in its two years of separate existence and is an important representative of its individual members and by extension of all retirees under the College Pension Plan.**

## 2. National

The College and University Retiree Associations of Canada (CURAC) was founded in 2003. As an association of 41 member associations of university and college retirees from across Canada it encompasses some 15,000 individuals including staff, faculty, librarians, and administrators subject to the constitution of the member associations. Its annual dues per association are 75 cents per individual member of each association to a maximum of \$300 per association. It publishes a newsletter and runs an annual conference, typically at a different university or college each year. It is registered as a federal non-profit society. Summaries of each conference are available on its website. <http://www.curac.ca/>

CURAC’s purposes are:

- to coordinate activities that promote communication among member associations,
- to share information,
- to provide mutual assistance, and
- to speak publicly on issues of concern to the over fifteen thousand individual college and university retirees across Canada.

**Significant Finding: CURAC has a modest dues and good services for the price. A KPU retirees association would benefit from membership.**

## 3. International

The Association of Retirement Organizations in Higher Education (AROHE) <http://arohe.org/> is based in the USA (headquartered in LA) and was founded in 2003. Its 101 members include retirees associations from Harvard, MIT, and Berkley and 3 Canadian associations: CURAC, U of T and UBC. It is registered as a California Nonprofit Public Benefit Corporation.

It provides a number of very useful services and runs a large biannual conference at different sites in the USA.

Of particular benefit to retirees association in the formative stage are its Mentoring Program; Start-Up Kit; and its “briefs” on Retiree Association, Retiree Center, Emeritus College, and Staff Transitions to Retirement.

AROHE describes itself as “a dynamic member network that advocates for, educates and serves campus-based organizations for retired faculty and staff. By promoting a culture that values and

encourages retirees’ continuing contributions to campus and community life, AROHE helps colleges and universities to harness the remarkable talents of their retired faculty and staff to further the missions of their institutions.”

Its purposes are:

- a) To promote a culture in higher education that recognizes, encourages, and values retirees’ continuing commitment and contributions to all aspects of campus and community life
- b) To create awareness among colleges and universities and in the general public about the potential contributions of retirees in higher education;
- c) To assist and encourage academic institutions to establish and consistently improve campus based retiree organizations and services;
- d) To assist and encourage regional and national networking among campus-based retiree organizations;
- e) To disseminate information, resources and research on successful practices in retiree organizations;
- f) To work with other national and international organizations that are devoted to retirees in general and in higher education in particular.

AROHE’s dues are based on the annual budget of the member association. If, for example, a KPU retirees association fell in the lowest budget category (under \$50,000) its dues would be \$120. At the next budget level (\$50,000 to \$100,000) the dues would be \$275.

**Significant Findings: For a modest annual dues AROHE provides a significant level of services. Its services are particularly valuable to a new association in its formative stages. A KPU retirees association would benefit from membership.**

## E. Recommendations

These recommendations are based on a review of the practices garnered from the data collected from regional, national, and international university and college retirees associations and from 50 associations based in and hosted by their university or college.

### 1. Member Categories (Item D-1-2)

The prevalent pattern is that all retirees are eligible for membership. **It is recommended that all retirees of KPU be eligible for full membership.**

Over 50% of surveyed associations include spouses as members – typically as associate members with the right to continue in that status after the spouse’s death. **It is recommended that the spouses of members be eligible for associate membership and that such membership can be retained after the death of the full member.**

## 2. Legal Status (Item D-1-4)

A significant number of associations are registered societies or the equivalent. Roughly the same proportion have a Memorandum of Understanding (MOU) with their host university. As AROHE notes in its *Start Up and Development Kit* “because there is very little ‘long-term institutional memory’ associated with a retiree group; items that aren’t written down tend to disappear or become quickly forgotten. There is an ebb and flow to a retiree group that doesn’t have a direct counterpart among organizations of younger individuals. A strength of a retiree group can disappear overnight when an individual leaves town, becomes incapacitated or dies.” (AROHE 2005: 4)

Registering as a society creates a legal entity that is separate from, while still being hosted by, the university. Two separate legal entities allow the association and the university to act in association to pursue common objectives and to act separately when appropriate. In the final analysis the association is not legally responsible for the actions of the university and vice versa. Moreover, it allows the directors or table officers of the association to be legally protected through liability insurance. **It is recommended that the association register as a society under the laws of British Columbia.**

A Memorandum of Understanding allows two parties to specify in writing their commitments to each other. As noted above a retiree group, given the potential limits to its “institutional memory”, benefits from having things written down. An MOU clarifies for each party, regardless of the current incumbents of offices, the commitments of each party. **It is recommended that KPU and a retirees association develop a Memorandum of Understanding.**

## 3. Financial Support (Item D-1-5)

AROHE notes in its start up kit that “The strength of a retiree group is often directly proportional to the financial assistance provided by the institution and by the interest shown by senior academic officials.” (AROHE 2005: 6) While it is recognized that institutions of higher learning face financial challenges, about 30% of the associations reported financial support of some kind from their host university or college. At McMaster, in an alternate model, the operating budget of the association is provided by the unions and the President’s Office. **It is recommended that KPU and the association discuss ways to fund the start-up and the ongoing operating budget of a retirees association.**

## 4. Administrative Support (Item D-1-6)

Some 40% of the associations indicate that the university, usually at the department level, provide some level of administrative support to all groups of retirees. One would expect that a well-funded association would provide a lot of the requisite administrative support to its retirees, although there might be specific issues that only departments, or perhaps HR could deal with. **It is recommended that departments or Faculties be encouraged by KPU to provide some minimal level of administrative support to retirees.**

**5. Free Office Space and Meeting Rooms (Item D-1-8)**

Some 60% of associations reporting on office space received free space from the university. Given the need to maintain written, as well as the less permanent digital, records and bearing in mind AROHE's finding that the "strength of a retiree group can disappear overnight when an individual leaves town, becomes incapacitated or dies", the need for dedicated office space is apparent. Office space also provides a focal point for the coordinated efforts and work of the association. **It is recommended that KPU provide free dedicated office space, furniture, and phone.**

Virtually all associations reporting on meeting space (86%) indicated that the university provided free meeting space. Meeting on campus creates an important periodic physical link between retirees and the university. It also gives the association greater credibility. **It is recommended that KPU provide free meeting space, on a bookable basis, to the association.**

**6. Donating Time and Money to the University (Items 2-2 and 2-3, and 3-3)**

Although less than half of all associations indicate that they encourage their members to donate time or money to the university, strong and active associations seem to be at the forefront in these activities. McMaster retiree association posting 20 current volunteer opportunities on their website is illustrative as are the 5 associations that encourage money donations by including a link on their websites and the 7 associations that have created endowment funds. **It is recommended that the association examine, within 2 years, the potential of establishing an endowment fund, and that on their website, they publish on-campus volunteer opportunities and provide a "Donate Link".**

**7. University Support of Research (Item D-2-5)**

While the dollar amounts appear to be small, 40% of associations report some level of university support for retirees' research activities. In the case of some universities (e.g. York – see section B above) these relatively small financial investments produce significant outcomes. While not all faculty wish to pursue scholarly activity after retirement some will and they can potentially enhance the university's reputation. **It is recommended that the association and KPU explore ways in which the scholarly activity of its retirees can be supported.**

**8. Newsletter and Information Sharing (Items D-3-1 and D-3-2)**

Keeping in touch is key to the success of any association. An on-line newsletter, with hard-copy backup for record keeping, is an obvious way to do this. Information sharing between newsletters is also important, and methods vary from emails and phone calls to Facebook pages. **It is recommended that the association create a newsletter with possible help from KPU Media Relations and that past and current issues be posted on the association's website, and that the association explore ways to maintain the exchange of information throughout the year.**

**9. Lectures and Workshops (Item D-3-6)**

Not surprisingly 66% of all associations reported that they organize lectures and workshops. KPU's very successful T.A.L.K. (Third Age Learning at Kwantlen) recognizes that it and a retiree association can work in ways that are mutually beneficial. Whether this requires an MOU is a point for future discussion. **It is recommended that an association, while maintaining its ability to organize lectures and workshops for its own members, explore with T.A.L.K., areas and ways in which they could be mutually supportive.**

**10. History of the University (Item D-3-8)**

Eleven associations participate in some way in documenting the university's history. Given the proximity of KPU's major anniversaries and the age of some retirees it is important to begin the process of recording the oral history of KPU and collecting paper and digital records and photographs not yet held by the KPU archives. **It is recommended that KPU, with the assistance of a retirees association, begin now to record on a visual format the oral history of the university and its predecessor organizations; and to ensure that its archival collection of paper and digital records and photographs is actively pursued.**

**11. Website Hosting and Development**

Virtually all association websites/pages are hosted on the university's website. This gives the association the credibility of being identified with the university and, as demographics shift to a higher proportion of retirees in society generally and in the communities served by KPU, the university will enhance its reputation through this form of visible support of its own retirees.

KPU has a number of very useful newsletters, media releases, the student newspaper which can help retirees maintain their connection to KPU. Links to these should be included on the association's website.

While the association can provide relevant and appropriate content for its website, assistance from IT, at least at the outset, would be helpful. **It is recommended that KPU host the website/pages of its retiree association and assist in its development and maintenance.**

**12. Parking (Item D-4-1)**

Just under 60% of reporting associations indicate they have free or discounted parking on campus - typically to a limited number or on weekends. **It is recommended that KPU consider ways in which it might provide appropriate levels of free or discounted parking to its retirees.**

**13. Library, Email and Tech Support, and Fitness Facilities (Items D-4-2, D-4-3, and D-4-4)**

Given that virtually all reporting association indicate that their host universities provide free library privileges, free email (and many provide Help Desk support), **it is recommended that KPU consider providing these services to its retirees.**

**14. Fitness Facilities (Item D-4-4)**

96% of associations reporting on this benefit indicate that they have discounted rates or free access to the university's fitness facilities.

It is recommended that KPU consider making this available to retirees.

#### 15. Free or Partial Tuition Waiver

Almost ¾ of reporting associations indicate that they enjoy free tuition or a partial waiver. This contributes to the connectedness of retirees to KPU, helps them avoid social isolation, an important tactic for a healthy retirement as noted in Section B (a) above. It is recommended that KPU explore with its retirees association ways in and the conditions under which full or partial tuition waivers could be offered to KPU retirees.

#### 16. Extended EHB, Travel Insurance and Life Insurance (Items D-4-7, D-4-8, and D-4-9)

These issues all fall principally under the purvey of the College Pension Plan, the Municipal Plan and the parties thereto, or to umbrella organizations like CURAC and BC CPPR that have the potential to negotiate good plans and reasonable premiums – given their purchasing power. It is recommended that a KPU retirees association work on these three topics with all the key potential players.

#### 17. Membership in Regional, National and International Associations (Items D-5-1, D-5-2 and D-5-3)

**The Association of BC College Pension Plan Retirees (ABC – CPPR)** is an association of individual retirees that has grown to a critical mass and is working hard to represent retired faculty and administrators primarily to the College Pension Plan. It is recommended that individual retirees eligible for membership give serious consideration to joining.

As the number of retiree associations grows in BC's colleges, institutes and universities under the College Pension Plan it is recommended that a KPU retirees association discuss alternative forms of membership with ABC CPPR.

**The College and University Retiree Association of Canada (CURAC)** is a viable national organization that offers an annual conference and provides services to retirees. Its membership fees are minimal. It is recommended that a KPU retirees association become a member of CURAC.

**The Association of Retiree Organizations in Higher Education (AROHE)**, founded 2003 has 101 members including retirees associations from Harvard, MIT, and Berkley and 3 Canadian associations: CURAC, U of T and UBC. KPU became a member in September to gain access to its publications and other information. AROHE is registered as a California Nonprofit Public Benefit Corporation. Its modest dues and varied services make it a cost-effective resource. It is recommended that a KPU retirees association maintain a membership.

## F. Steps Taken to Date

Action Taken	September	October	November	December
Review preliminary report with President Davis	6 Sept			
Meet with President's Council	7 Sept			

Continue data gathering and entry and locate retirees	All month			
Meet with Jas Parmar in HR	9 Sept			
Meet with KFA Table Officers	20 Sept			
Meet with Linda Heska in HR	27 Sept			
AGM of College Pension Plan Retirees	27 Sept			
Meet with T.A.L.K. Officers	28 Sept			
Meet with BCGEU Rep		5 Oct		
Complete data gathering and entry		6 Oct		
Write Interim Report		7-9 Oct		

## G. Next Steps

1. Review and discuss interim report with President Davis.
2. Circulate interim report to retirees, and to KFA and BCGEU Reps
3. Continue meetings with Jas Parmar, Director, Compensation, Health & Benefits re:
  - a. Number of living retirees;
  - b. Methods of contacting living retirees.
4. Meet with KFA Reps
5. Meet with BCGEU Rep
6. Meet with key retirees.
7. Determine level of support to proceed with formation of a retirees association.
8. If positive, discuss potential membership categories; legal status; dues; financial support; mission, objectives and goals; “perks” and non-medical benefits; and activities and events.
9. Draft constitution.
10. Founding meeting and approval of constitution.

## H. Timelines

Action to be Taken	October	November	December	January
Review interim report with President Davis	By 31 Oct			
KPU approves posting of interim report	By 31 Oct			
Circulate interim report		By 4 Nov		
Continue meetings with Jas Parmar	As she receives replies from Pension Corp			
Circulate interim report to KFA Reps		By 4 Nov		
Circulate interim report to BCGEU Reps		By 4 Nov		
Retirees web page operational		By 4 Nov		

Contact all retirees through Pension Corps				
Preliminary draft of constitution		By 30 Nov		
Identify interested retirees			By 5 Dec	
Meet interested retirees			15 Dec	
Finalize Draft of Constitution			By 30 Dec	
Founding Meeting				By 31 Jan